



# **Dynamic Wealth Solutions LLC**

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**1-844-DWS-PROS**

**<http://calldws.com>**

**March 1, 2016**

This Brochure provides information about the qualifications and business practices of Dynamic Wealth Solutions LLC. If you have any questions about the contents of this Brochure, please contact us at 248-633-8523 or via email at [Tim@GoDWS.com](mailto:Tim@GoDWS.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Dynamic Wealth Solutions LLC ("DWS") is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information that you may use to determine whether to hire or retain them.

Additional information about DWS is also available via the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by using a unique identifying number, known as a CRD number. The CRD number for DWS is 170573. The SEC's web site also provides information about any persons affiliated with DWS who are registered, or are required to be registered, as Investment Adviser Representatives of DWS.

## Item 2 – Material Changes

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Since our last filing on March 3, 2015, the following material changes were made to the Form ADV Part 2AB:

- We have updated our asset management fee schedule and financial planning packages to reflect the most current information.
- We have added a referral partner incorporated into our service offering which includes tax strategy and planning through Brian Borawski, CPA® PC
- We have included a new Part 2B brochure supplement for our business partner/owner of DWS in Kiernan Easton.
- We have added TD Ameritrade as an additional custodian.

In the future, this section of the Brochure will discuss only the specific material changes that were made to the Brochure since the last annual filing of the Adviser with the SEC. This section will also identify the date of our last annual Brochure update.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 90 days of the close of our business' fiscal year end which is December 31st. We will provide other ongoing disclosure information about material changes as they occur. We will also provide you with information on how to obtain the complete brochure. Currently, our Brochure may be requested at any time, without charge, by contacting Timothy Hooker at 248-633-8523.

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## Item 4 – Advisory Business Introduction

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### The Company

Dynamic Wealth Solutions LLC (DWS) is a Registered Investment Adviser (“Adviser”) which offers investment advice. We are registered through and regulated by the Michigan Department of Licensing and Regulatory Affairs, Corporation, Securities and Commercial Licensing Bureau.

We provide investment advice through Investment Adviser Representatives (“Advisor”) associated with us. These individuals are appropriately licensed, qualified, and authorized to provide advisory services on our behalf.

DWS was founded in 2014 by Timothy W. Hooker and Brian M. Smith. Timothy Hooker serves as Chief Compliance Officer and Managing Member.

Since then, in July of 2015 DWS has welcomed Kiernan Easton as a 33.33% owner of the Registered Investment Adviser. Timothy Hooker has decreased his ownership stake to 33.33% and Brian Smith has decreased his ownership stake to 33.33%.

We provide portfolio management services to individuals, high net worth individuals, trusts, estates, foundations, endowments, corporations, and small businesses. Our minimum account opening balance is \$10,000 which may be negotiable based upon certain circumstances.

We are committed to the precept that by placing the client’s interests first, we will add value to the asset management process and earn the client’s trust and respect. We value long term relationships with our clients whom we regard as strategic partners in our business.

### Advisory Services

We provide financial planning and asset management services, with an emphasis on retirement planning services. Dynamic Wealth Solutions LLC offers self-directed financial advising packages and asset management services. Our focus is on helping you build and preserve your wealth.

Dynamic Wealth Solutions LLC will conduct an initial, complimentary interview with each prospective client. The individual conducting the interview will be qualified to determine the scope of services that will be provided. If a prospective client decides to engage with DWS to provide one or more advisory services, DWS and the client will enter into a written agreement that details the specific services to be provided and fees to be paid to DWS.

As of December 31st, 2015 we managed \$ 7,007,000 in discretionary assets under management, and \$450,000 in non-discretionary assets under management.

We do not participate in wrap fee programs.

We manage assets on a discretionary basis, which means you have given us the authority to determine the following without your consent:

- Securities to be bought or sold for your account
- Amount of securities to be bought or sold for your account

- Broker-dealer to be used for a purchase or sale of securities for your account
- Commission rates to be paid to a broker or dealer for your securities transaction.

Trading may be required to meet initial allocation targets, after substantial cash deposits that require investment allocation, and/or after a request for a withdrawal that requires liquidation of a position. Additionally, your account may be rebalanced or reallocated periodically in order to reestablish the targeted percentages of your initial asset allocation. This rebalancing or reallocation will occur on the schedule we have determined together. You will be responsible for any and all tax consequences resulting from any rebalancing or reallocation of the account. We are not tax professionals and do not give tax advice. However, we will work with your tax professionals to assist you with tax planning. You will have the opportunity to meet with us periodically to review the assets in your account.

## 1. Asset Management

Asset management is the professional management of securities (stocks, bonds and other securities) and assets (e.g., real estate) in order to meet your specified investment goals. With an Asset Management Account, you engage us to assist you in developing a personalized asset allocation program and custom-tailored portfolio designed to meet your unique investment objectives. The investments in the portfolio account may include exchange-traded funds (“ETFs”), stocks, bonds, etc.

We will ask you to provide statements summarizing current investments, income and other earnings, recent tax returns, retirement plan information, other assets and liabilities, wills and trusts, insurance policies, and other pertinent information. When you open an investment account you will automatically receive complimentary financial planning services based on your account value. We will create an **Investment Policy Statement (IPS)** that will serve as the roadmap to guide your wealth management program. Your IPS will incorporate many different aspects of your financial status into an overall plan designed to meet your goals and objectives. We will create a formal IPS and deliver it to you upon completion.

Based on the information you share with us, we will analyze your situation and recommend an appropriate asset allocation or investment strategy. You will be provided with a targeted strategic allocation of assets by class, as well as limited investment advice. Our recommendations and ongoing management are based upon your investment goals and objectives, risk tolerance, and the investment portfolio you have selected. We will monitor the account, trade as necessary, and communicate regularly with you. Your circumstances shall be monitored in quarterly and annual account reviews. These reviews will be conducted in person, by telephone conference, and/or via a written inquiry/questionnaire. We will work with you on an ongoing basis to evaluate your asset allocation as well as rebalance your portfolio to keep it in line with your goals as necessary. We will be reasonably available to help you with questions about your account. You will also receive our Advisory Agreement which describes what services you will receive and what fees you will be charged.

We have developed our model portfolios by analyzing the long-term historical relationship between the risk and return characteristics of different combinations of individual global asset classes, including all US, international developed and emerging markets. Using a disciplined, consistently-applied asset allocation process, the firm offers a full range of portfolios that run the gamut from low-risk, fixed income models to higher risk, higher potential return models comprised of all equity investments.

Our management philosophy is based on the acronym **TREAT**:

**T**: Time horizon of the client.

**R**: Risk level and pain tolerance of the client.

**E**: Expected return necessary to meet client's goals and objectives.

**A**: Asset class preferences and portfolio size of the client.

**T**: Tax status of the client.

### **Asset Management Services**

Our asset management services include the following:

- Review your present financial situation
- Monitor and track assets under management in multiple accounts
- Provide portfolio statements, periodic rate of return reports, asset allocation statement, rebalanced statements as needed
- Advise on asset selection
- Determine market divisions through asset allocation models
- Provide research and information on performance and fund management changes
- Assist you in setting and monitoring goals and objectives
- Provide personal consultations as necessary upon your request or as needed.

You are obligated to notify us promptly when your financial situation, goals, objectives, or needs change.

You shall have the ability to impose reasonable restrictions on the management of your account, including the ability to instruct us not to purchase certain bonds, stocks or other securities. These restrictions may be a specific company security, industry sector, asset class, or any other restriction you request.

Under certain conditions, securities from outside accounts may be transferred into your advisory account; however, we may recommend that you sell any security if we believe that it is not suitable for the current recommended investment strategy. You are responsible for any taxable events in these instances. Certain assumptions may be made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is not indicative of future results.

If you decide to implement our recommendations, we will help you open a custodial account(s). The funds in your account will generally be held in a separate account, in your name, at an independent custodian, and not with us.

Dynamic Wealth Solutions LLC usually suggests clients use Interactive Brokers LLC (“Interactive Brokers”) and/or Trade-PMR, Inc. (Trade-PMR).

You will enter into a separate custodial agreement with the custodian. This agreement, among other things, authorizes the custodian to take instructions from us regarding all investment decisions for your account. We will select the securities bought and sold and the amount to be bought and sold, within the parameters of the objectives and risk tolerance of your account. The custodian will effect transactions, deliver securities, make payments and do what we instruct. You are notified of any purchases or sales through trade confirmations and quarterly statements that are provided by the custodian. These statements list the total value at the start of the quarter, itemize all transaction activity during the quarter, and list the types, amounts, and total value of securities held as of the end of the quarter. Your statement may be in either printed or electronic form based upon your preferences. You will at all times maintain full and complete ownership rights to all assets held in your account, including the right to withdraw securities or cash, proxy voting and receiving transaction confirmations.

We are available during normal business hours either by telephone, fax, email, or in person by appointment to answer your questions.

## **2. Financial Planning and Consulting Services**

Fee based financial planning is a comprehensive relationship which incorporates many different aspects of your financial status into an overall plan that meets your goals and objectives. The financial planning relationship consists of face-to-face meetings and ad hoc meetings with you and/or your other advisors (attorneys, accountants, etc.) as necessary.

### **Financial Planning Services offered:**

- Financial Coaching
- Budgeting
- Investment Risk Analysis
- Investment Portfolio Modeling
- Retirement Planning
- Net Worth Analysis
- Debt Management
- Cash Flow Optimization
- Social Security Planning

In performing financial planning services, we typically examine and analyze your overall financial situation, which may include issues such as taxes, insurance needs, overall debt, credit, business planning, retirement savings and reviewing your current investment program. Our services may focus on all or only one of these areas depending upon the scope of our engagement with you.

It is essential that you provide the information and documentation we request regarding your income, investments, taxes, insurance, estate plan, etc. We will discuss your investment objectives, needs and goals, but you are obligated to inform us of any changes. We do not verify any information obtained from you, your attorney, accountant or other professionals.

We provide on-demand financial planning and ongoing annual financial consulting to our asset management and self-directed clients. We provide a variety of services related to security analysis and investment advice.



## Item 5 – Fees and Compensation

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We provide asset management services for a fee. Our fees do not include brokerage commissions, transaction fees, and other related costs and expenses. You may incur certain charges imposed by custodians, and other third parties. These include fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Exchange-traded funds (ETFs) also charge internal management fees, which are disclosed in the fund's prospectus. These fees may include, but are not limited to, a management fee, upfront sales charges, and other fund expenses. We do not receive any compensation from these fees. All of these fees are in addition to the management fee you pay us. You should review all fees charged to fully understand the total amount of fees you will pay. Services similar to those offered by us may be available elsewhere for more or less than the amounts we charge.

You could invest in an ETF directly, without our services. In that case, you would not receive the services provided by us which are designed, among other things, to assist you in determining which ETF or equities are most appropriate to your financial condition and objectives. Our Advisory-Agreement defines what fees are charged and their frequency. We do not debit the client fees directly from your advisory account. For all services we provide on a fee basis, we send information to your custodian to debit your fees and to pay them to us. You authorized the custodian to pay us directly at the onset of the relationship.

### 1. Asset Management Fee Schedule

Our minimum account opening balance is \$10,000 which may be negotiable based upon certain circumstances. The fee charged is based upon the amount of money you invest. Multiple accounts of immediately-related family members, at the same mailing address, may be considered one consolidated account for billing purposes.

Fees are charged monthly or quarterly, in arrears. Payments are due and will be assessed on the last day of each monthly or quarterly, based on the ending balance of the account under management for the preceding month or quarter and will be calculated as follows:

Investment Strategy	Percentage
Equities	1.25% - 1.75%
Blended	1.00% - 1.20%
Fixed Income	0.65% - 0.75%
*Minimum quarterly management fee	\$75 per household

Complimentary Financial Planning Packages by Account Value
<p><b><i>Bronze Level Under \$50,000</i></b></p> <ul style="list-style-type: none"> <li>• 24/7 access to Advizr financial planning software <ul style="list-style-type: none"> <li>• Basic financial plan</li> <li>• Quarterly review meetings</li> </ul> </li> </ul>
<p><b><i>Silver Level \$50,001 to \$250,000</i></b></p> <ul style="list-style-type: none"> <li>• 24/7 access to Advizr financial planning software <ul style="list-style-type: none"> <li>• Comprehensive financial plan</li> </ul> </li> <li>• Limited to 1 Investment Account Review 401(k), 403(b), SEP etc. <ul style="list-style-type: none"> <li>• Tax strategy and planning</li> <li>• Quarterly review meetings</li> </ul> </li> </ul>
<p><b><i>Gold Level \$250,001+</i></b></p> <ul style="list-style-type: none"> <li>• 24/7 access to Advizr software <ul style="list-style-type: none"> <li>• Comprehensive financial plan</li> <li>• Retirement income analysis</li> </ul> </li> <li>• Limited to 3 Investment Account Reviews 401(k), 403(b), SEP etc. <ul style="list-style-type: none"> <li>• Tax strategy and planning <ul style="list-style-type: none"> <li>• Tax preparation</li> </ul> </li> <li>• Quarterly review meetings</li> </ul> </li> </ul>

All fees shown above are annual fees and may be negotiable based upon certain circumstances. The Client will be billed one fourth of this amount on a quarterly or one twelfth of this amount on a monthly basis.

No increase in the annual fee shall be effective without prior written notification to you. The investment adviser or investment adviser representative shall notify the other party to the investment advisory contract of any change in the membership of the LLC within fifteen (15) days after the change. We believe our advisory fee is reasonable considering the fees charged by other investment advisers offering similar services/programs.

In certain circumstances, advisory fees and account minimums may be negotiable based upon prior relationships as well as related account holdings, and will be listed in the Asset Management Fee Agreement and Disclosure Statement. Our fees will not be based upon a share of capital gains or capital appreciation of the funds or any portion of your funds.

Either party may terminate the relationship with a thirty (30) day written notice. Upon termination of any account, any fees that are due, but have not been paid, will be billed to you and are due immediately.

## 2. Financial Planning / Consulting Fees

The following fee schedule applies for our financial planning / consulting services:

### Financial Services Pricing

<b>Financial Services</b>	<b>Price</b>
Basic Financial Plan and Consultation	\$250
Comprehensive Financial Plan and Consultation	\$425
Investment Account Comprehensive Review	\$120
Tax Strategy and Planning	\$200
Tax Preparation and Filing	\$225

The fees shown above are payable in advance. Financial plans and/or consulting services will be presented to you within 180 days of the contract date, provided that all information needed to prepare the investment plan has been promptly provided to us. Based upon your needs, we may also provide consultations throughout the year to advise and counsel you about other financial issues. Tax filing services are offered through Brian Borawski CPA® PC. We do not provide direct written tax advice. All recommendations developed by us are based upon our professional judgment and counsel. We cannot guarantee the results of any of our recommendations.

We can provide research and advice concerning any legal and legitimate investment for which public information is readily available. We can also provide an-in depth analysis of your financial situation or other defined projects as requested on a fee only basis. We will provide an estimate of the amount of time that the research and advice will take prior to entering the agreement with you, and will notify you if we anticipate that our services will continue beyond our time estimate.

## **Item 6 – Performance Based Fee and Side by Side Management**

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We do not charge any performance-based fees. These are fees based on a share of capital gains on or capital appreciation of the assets of a client.

## **Item 7 – Types of Client(s)**

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We provide portfolio management services to individuals, high net worth individuals, trusts, estates, corporate pension and profit-sharing plans, foundations, endowments, corporations, and small businesses.

Our minimum account opening balance is \$10,000 which may be negotiable based upon certain circumstances. Our account minimum quarterly management fee is \$75.00 which may be negotiable based upon certain circumstances.

## Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

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An in-depth analysis of the following financial variables are used to determine if a stock is a good investment: 1. Sales or Revenue Growth Rate, 2. Net Income per Share (EPS), 3. The Number of Shares Outstanding, 4. Cash Assets, 5. Total Debt, 6. Our Assessment of the Firm's Business Model. Specific strategies are also based on historical market returns of equities and bonds and also take into account the effects of inflation. We use Fundamental Analysis as part of our overall investment management discipline; the implementation of these analyses as part of our investment advisory services to you may include any, all or a combination of the following:

### 1. Fundamental Analysis

Fundamental analysis is a technique that attempts to determine a security's value by focusing on the underlying factors that affect a company's actual business and its future prospects. Fundamental analysis is about using real data to evaluate a security's value. It refers to the analysis of the economic well-being of a financial entity as opposed to only its price movements.

The end goal of performing fundamental analysis is to produce a value that we can compare with the security's current price, with the aim of figuring out what sort of position to take with that security (underpriced = buy, overpriced = sell or short).

In order to perform this fundamental analysis, we use many resources, such as:

- Morningstar, Hidden Levers and Bloomberg
- Financial newspapers and magazines (e.g. Wall Street Journal, Forbes, etc.)
- Annual reports, prospectuses, filings with the Securities and Exchange Commission
- Company press releases and websites

The investment strategies we use to implement any investment advice given to you include, but are not limited to:

- Long term purchases -securities held at least a year
- Short term purchases - securities sold within a year
- Trading -securities sold within 30 days

### 2. Risks

We cannot guarantee our analysis methods will yield a return. In fact, a loss of principal is always a risk. Investing in securities involves a risk of loss that you should be prepared to handle. You need to understand that investment decisions made for your account by us are subject to various market, currency, economic, political and business risks. The investment decisions we make for you will not always be profitable nor can we guarantee any level of performance.

A list of all risks associated with the strategies, products and methodology we offer are listed below:

## 1. Fundamental Analysis Risk

Fundamental analysis, when used in isolation, has a number of risks:

- There are an infinite number of factors that can affect the earnings of a company, and its stock price, over time. These can include economic, political and social factors, in addition to the various company statistics.
- The data used may be out of date.
- It is difficult to give appropriate weightings to the factors.
- It assumes that the analyst is competent.
- It ignores the influence of random events such as oil spills, product defects being exposed, and acts of God and so on.

## 2. Model Portfolio Risk

The following is a list of some general risks associated with investing in model portfolio(s).

- Country Risk - The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.
- Currency Risk - The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.
- Income Risk - The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.
- Industry Risk - The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- Inflation Risk - The possibility that increases in the cost of living will reduce or eliminate a model portfolio's real inflation-adjusted returns.
- Manager Risk - The possibility that an actively managed model portfolio's investment adviser will fail to execute the model portfolio's investment strategy effectively resulting in the failure of stated objectives.
- Market Risk - The possibility that stock or bond prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- Principal Risk - The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

## 3. Overall Risks

- Clients need to remember that past performance is no guarantee of future results. All funds carry some level of risk. You may lose some or all of the money you invest, including your principal, because the securities held by a fund goes up and down in value. Dividend or interest payments may also fluctuate, or stop completely, as market conditions change.

- Before you invest, be sure to read a fund's prospectus and shareholder reports to learn about its investment strategy and the potential risks. Funds with higher rates of return may take risks that are beyond your comfort level and are inconsistent with your financial goals.
- While past performance does not necessarily predict future returns, it can tell you how volatile (or stable) a fund has been over a period of time. Generally, the more volatile a fund, the higher the investment risk. If you'll need your money to meet a financial goal in the near-term, you probably can't afford the risk of investing in a fund with a volatile history because you will not have enough time to ride out any declines in the stock market.

#### 4. Stock Fund Risk

Overall "market risk" poses the greatest potential danger for investors in stocks funds. Stock prices can fluctuate for a broad range of reasons, such as the overall strength of the economy or demand for particular products or services.

### **Item 9 – Disciplinary Information**

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Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. We do not have any information to disclose concerning DWS or any of our investment advisors. We adhere to high ethical standards for all advisors and associates. We strive to do what is in your best interests.

### **Item 10 – Other Financial Industry Activities and Affiliations**

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Timothy Hooker and Brian Smith do not participate in other business activities and does not have any outside affiliations at this time.

### **Item 11 – Code of Ethics, Participation or Interest in Client Accounts and Personal Trading**

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#### **1. General Information**

We have adopted a Code of Ethics for all supervised persons of the firm describing its high standards of business conduct, and fiduciary duty to you, our client. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and personal securities trading procedures. All of our supervised persons must acknowledge the terms of the Code of Ethics annually, or as amended.

#### **2. Participation or Interest in Client Accounts**

Our Compliance policies and procedures prohibit anyone associated with DWS from having an interest in a client account or participating in the profits of a client's account without the approval of the CCO.

We may recommend securities to you that we have purchased for our own accounts. We may trade securities in our account that we have recommended to you as long as we place our orders after your Orders. This policy is meant to prevent us from benefiting as a result of transactions placed on behalf of advisory accounts. You may request a copy of the firm's Code of Ethics by contacting Timothy Hooker.

### **3. Personal Trading**

We may recommend securities to you that we will purchase for our own accounts. We may trade securities in our account that we have recommended to you as long as we place our orders after your orders. This policy is meant to prevent us from benefiting as a result of transactions placed on behalf of advisory accounts.

Certain affiliated accounts may trade in the same securities with your accounts on an aggregated basis when consistent with our obligation of best execution. When trades are aggregated, all parties will share the costs in proportion to their investment. We will retain records of the trade Order (specifying each participating account) and its allocation. Completed Orders will be allocated as specified in the initial trade order. Partially filled Orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

We have also established the following insider trading restrictions in order to ensure our fiduciary responsibilities to you are met:

- No securities for our personal portfolio(s) shall be bought or sold where this decision is substantially derived, in whole or in part, from the role of Investment Advisory Representative(s) of DWS, unless the information is also available to the investing public on reasonable inquiry. In no case, shall we put our own interests ahead of yours.

### **4. Privacy Statement**

We are committed to safeguarding your confidential information and hold all personal information provided to us in the strictest confidence. These records include all personal information that we collect from you or receive from other firms in connection with any of the financial services they provide. We also require other firms with whom we deal with to restrict the use of your information. Our Privacy Policy is available upon request.

### **5. Conflicts of Interest**

Timothy Hooker, Brian Smith, and Kiernan Easton may employ the same strategy for their personal investment accounts as he does for his clients. However, he does not place their orders in a way to benefit from the purchase or sale of a security.

If a conflict of interest arises between us and you, we shall make every effort to resolve the conflict in your favor. Conflicts of interest may also arise in the allocation of investment opportunities among the accounts that we advise. We will seek to allocate investment opportunities according to what we believe is appropriate for each account.

## **Item 12 – Brokerage Practices**

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### **1. Soft Dollars**

We do not receive any soft dollars from broker-dealers, custodians or third party money managers.

## **2. Best Execution**

We have an obligation to seek best execution for you. In seeking best execution, the determinative factor is not the lowest possible commission cost but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, reputation and responsiveness. Therefore, we will seek competitive commission rates, but we may not obtain the lowest possible commission rates for account transactions.

## **3. Brokerage for Client Referrals**

We do not receive any compensation or incentive for referring you to broker-dealers for brokerage trades.

## **4. Directed Brokerage**

Not all advisory firms require you to direct brokerage to a specific broker-dealer or custodian. By directing brokerage to Interactive Brokers, Trade-PMR, and/or TD Ameritrade, you may pay higher fees or transaction costs than those obtainable by other broker-dealers or custodians. In most cases, we believe you are paying a discounted and reasonable rate.

If you elect to select your own broker-dealer or custodian and direct us to use them, you may pay higher or lower fees than what is available through our relationships. Generally, we will not negotiate lower rates below the rates established by the executing broker-dealer or custodian for this type of directed brokerage account, unless we believe that such rate is unfair or unreasonable for the size and type of transaction.

## **5. Trading**

Transactions for each client account generally will be effected independently, unless we decide to purchase or sell the same securities for several clients at approximately the same time. We may (but are not obligated to) combine or "batch" such Orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among our clients' differences in prices and commission or other transaction costs. Under this procedure, transactions will be price-averaged and allocated among our clients in proportion to the purchase and sale orders placed for each client account on any given day.

## **Item 13 – Review of Accounts**

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### **1. Reviews**

Reviews are conducted at daily or as agreed to by us. Reviews will be conducted by our Chief Compliance Officer and Managing Member Timothy Hooker. You may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. Generally, we will monitor for changes and shifts in the economy, changes to the management and structure of an ETF or company in which client assets are invested, and market shifts and corrections.

### **2. Reports**

We do not provide any other statements except the one provided by your custodian. Although at times we may provide personalized retirement reports based on negotiations with individuals clients through our financial planning software Advizr, or our stress testing and portfolio modeling software Hidden Levers.



## **Item 14 – Client Referrals and Other Compensation**

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We receive \$40 compensation for referring clients to Brian Borawski, CPA® and this is currently the only referral relationship we have.

## **Item 15 – Custody**

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We do not have physical custody of any accounts or assets. However, we may be deemed to have custody of your account(s) if we have the ability to deduct your quarterly fees from the custodian. We use Interactive Brokers and/or Trade-PMR Inc. as custodians and/or broker dealers for your accounts. Your assets will be maintained by an unaffiliated, qualified custodian, such as a bank, broker/dealer, mutual fund companies or transfer agent. Your assets are not held by our advisory firm or an associate of our firm. Trade-PMR. Acts as an introducing broker clearing on a fully-disclosed basis through First Clearing LLC for our advisory firm.

You should receive at least quarterly statements from the broker-dealer or custodian that holds and maintains your investment assets. We urge you to carefully review such statements and compare this official custodial record to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. If you notice any discrepancies, please contact Timothy W. Hooker.

We do not debit the client fees directly from your advisory account. We send information to your custodian to debit your fees and to pay them to us. You authorized the custodian to pay us directly at the onset of the relationship.

## **Item 16 – Investment Discretion**

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We usually receive discretionary authority from you at the beginning of an advisory relationship to select the identity and amount of securities to be bought or sold. This information is described in the Advisory Agreement you sign with us. In all cases, however, this discretion is exercised in a manner consistent with your stated investment objectives for your account.

When selecting securities and determining amounts, we observe the investment policies, limitations and restrictions you have set. For registered investment companies, our authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

We require that any investment guidelines and/or restrictions be provided to us in writing.

## **Item 17 – Voting Client Securities**

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As a matter of firm policy and practice, we do not have any authority to and do not vote proxies on behalf of advisory clients. You retain the responsibility for receiving and voting proxies for any and all securities

maintained in your portfolios. We may provide advice to you regarding your voting of proxies. We are authorized to instruct the custodian to forward you copies of all proxies and shareholder communications relating to your account assets.

## **Item 18 – Financial Information**

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We are required to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that would impair our ability to meet any contractual and fiduciary commitments to you, our client. We have not been the subject of any bankruptcy proceedings. In no event shall we charge advisory fees that are both in excess of five hundred dollars and more than six months in advance of advisory services rendered.

## **Item 19 – Requirements for State Registered Advisers**

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### Part A

Please refer to the Part 2Bs attached.

### Part B

Please refer to the Part 2Bs attached.

### Part C

Please refer to the Part 2Bs attached.

### Part D

Please refer to the Part 2Bs attached.

### Part E

Please refer to the Part 2Bs attached.

There are three principals and investment adviser representatives of DWS, Timothy W. Hooker, Brian M. Smith and Kiernan Easton. Timothy is Managing Member and Chief Compliance Officer and was born in 1990. Brian M. Smith is a Managing Member and was born in 1991. Kiernan Easton is a Managing Member and was born in 1991. Their information is as follows:

## **ADV Part 2B Brochure Supplement – Timothy W. Hooker**

### **Item 1 – Cover Page**

**Timothy W. Hooker, AIF<sup>®</sup>**

**CRD #6144190**

**Dynamic Wealth Solutions LLC  
32985 Hamilton Court, Suite 225  
Farmington Hills, MI 48334**

**<http://calldws.com>**

**January 2016**

**248-633-8523**

This Brochure supplement provides information about Timothy W. Hooker and supplements the Dynamic Wealth Solutions LLC (“DWS”) Brochure. You should have received a copy of that Brochure. Please contact Timothy Hooker if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about DWS and Timothy W. Hooker is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Timothy William Hooker

Year of Birth: 1990

### Education

Bachelor of Public Affairs Degree  
Wayne State University, Detroit, MI

August 2014

### Designations

AIF®

2015

Center for Fiduciary Studies, Bridgeville, PA

### Minimum Designation Requirements

#### Accredited Investment Fiduciary (AIF®)

**Designation** Accredited Investment Fiduciary

**Designation Status** Currently offered and recognized by the issuing organization

**Acronym** AIF®

**Issuing Organization** Center for Fiduciary Studies

#### Prerequisites/Experience Required

Candidate must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development.

**Educational Requirements** Candidate must complete one of the following:

- Web-based program
- Capstone program

**Examination Type** Final certification exam, proctored closed book

**Continuing Education/Experience Requirements** 6 hours per year

### Business History

February 2014 – Present CCO and Managing Member at Dynamic Wealth Solutions LLC

January 2010 – Present Student at Wayne State University

January 2013 – June 2013 Intern at Raymond James Financial Services, Inc.

May 2012 – August 2012 Intern at Blackstone Launchpad

August 2011 – December 2011 Fitness Instructor at St. Mary's Preparatory

April 2010 – August 2010 Laborer at OPW Seal Co.

January 2009 - December 2009 Student at Oakland Community College

## Item 3 – Disciplinary History

Neither DWS nor Timothy W. Hooker has any disciplinary history to disclose.

**Item 4 – Other Business Activities**

Timothy W. Hooker has no outside business activities and/or affiliations to disclose.

**Item 5 – Additional Compensation**

Timothy W. Hooker does not receive any other compensation.

**Item 6 – Supervision**

Timothy W. Hooker is the Managing Member and Chief Compliance Officer and performs all supervisory duties for his firm.

**Item 7 – Requirements for State-Registered Advisers**

Timothy W. Hooker has no reportable events to disclose here.

**Performance Fees**

We do not charge a performance-based fee (fees based on a share of capital gains on, or capital appreciation of, the assets of a client) for our normal asset management accounts.

**Other Relationships**

Neither the firm nor Timothy W. Hooker has any relationship with any issuer of securities.

## **ADV Part 2B Brochure Supplement – Brian M. Smith**

### **Item 1 – Cover Page**

**Brian M. Smith, CRPC®**

**CRD #6316146**

**Dynamic Wealth Solutions LLC  
32985 Hamilton Court, Suite 225  
Farmington Hills, MI 48334**

**<http://calldws.com>**

**January 2016**

**248-633-8523**

This Brochure supplement provides information about Brian M. Smith and supplements the Dynamic Wealth Solutions LLC (“DWS”) Brochure. You should have received a copy of that Brochure. Please contact Timothy Hooker 248-633-8523 if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about DWS is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Brian Michael Smith

Year of Birth: 1991

### Education

Bachelor of Science in Economics  
Michigan State University, East Lansing, MI

May 2014

### Designations

CRPC®  
College of Financial Planning, Centennial, CO

2015

### Minimum Designation Requirements

#### Chartered Retirement Planning Counselor (CRPC®)

**Designation** Chartered Retirement Planning Counselor

**Designation Status** Currently offered and recognized by the issuing organization

**Acronym** CRPC®

**Issuing Organization** College for Financial Planning

**Prerequisites/Experience Required** None

**Educational Requirements** Online instructor led or self-study course

**Examination Type** Final designation exam (online, closed-book, proctored)

**Continuing Education/Experience Requirements** 16 hours every two years

### Business History

February 2014 – Present	Managing Member at Dynamic Wealth Solutions LLC
April 2013 – August 2013	Intern at Raymond James Financial Services, Inc.
August 2011 – July 2014	Student at Michigan State University
August 2009 – May 2011	Student at Lansing Community College
August 2005 – May 2009	Student at Brother Rice High School

## Item 3 – Disciplinary History

Neither DWS nor Brian M. Smith has any disciplinary history to disclose.

## Item 4 – Other Business Activities

Brian M. Smith has no outside business activities and/or affiliations to disclose.

## Item 5 – Additional Compensation

Brian M. Smith does not receive any other compensation.

**Item 6 – Supervision**

Brian M. Smith is the Managing Member, and is monitored by Chief Compliance Officer and Managing Member Timothy W. Hooker, whom performs all supervisory duties for his firm. Please contact Mr. Hooker with any questions regarding supervision 1-248-962-5448.

**Item 7 – Requirements for State-Registered Advisers**

Brian M. Smith has no reportable events to disclose here.

**Performance Fees**

We do not charge a performance-based fee (fees based on a share of capital gains on, or capital appreciation of, the assets of a client) for our normal asset management accounts.

**Other Relationships**

Neither the firm nor Brian M. Smith has any relationship with any issuer of securities.



## **ADV Part 2B Brochure Supplement – Kiernan Richard Shea Easton**

### **Item 1 – Cover Page**

**Kiernan Richard Shea Easton**

**CRD #6414879**

**Dynamic Wealth Solutions LLC  
32985 Hamilton Court, Suite 225  
Farmington Hills, MI 48334**

**<http://calldws.com>**

**January 2016**

**248-633-8523**

This Brochure supplement provides information about Kiernan Richard Shea Easton and supplements the Dynamic Wealth Solutions LLC (“DWS”) Brochure. You should have received a copy of that Brochure. Please contact Timothy Hooker 248-633-8523 if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about DWS and Kiernan Richard Shea Easton is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Educational Background and Business Experience**

Kiernan Easton

Year of Birth: 1990

### **Education**

Bachelor of Business Administration and Economics 2014  
Michigan State University, East Lansing, Michigan

### **Business History**

March 2015 – Present	Investment Advisory Representative at Dynamic Wealth Solutions LLC
November 2014 – January 2015	Agent at First Investors Corporation
May 2014 – September 2014	Manager at Sheaston, LLC
May 2009 – May 2014	Student at Michigan State University
May 2013 – August 2013	Assistant at Michigan Orthopedic Spine Surgeons
September 2005 – May 2009	Student at Brother Rice High School
January 2003 – September 2005	Unemployed

## **Item 3 – Disciplinary History**

Neither DWS nor Kiernan Richard Shea Easton has any disciplinary history to disclose.

## **Item 4 – Other Business Activities**

Kiernan Richard Shea Easton has no outside business activities and/or affiliations to disclose.

## **Item 5 – Additional Compensation**

Kiernan Richard Shea Easton does not receive any other compensation.

## **Item 6 – Supervision**

Kiernan Richard Shea Easton is monitored by Chief Compliance Officer and Managing Member Timothy W. Hooker, whom performs all supervisory duties for his firm. Please contact Mr. Hooker with any questions regarding supervision 1-248-962-5448.

## **Item 7 – Requirements for State-Registered Advisers**

Kiernan Richard Shea Easton has no reportable events to disclose here.

### **Performance Fees**

We do not charge a performance-based fee (fees based on a share of capital gains on, or capital appreciation of, the assets of a client) for our normal asset management accounts.

### **Other Relationships**

Neither the firm nor Kiernan Richard Shea Easton has any relationship with any issuer of securities.

## **ADV Part 2B Brochure Supplement – Thomas Delbert Whited**

### **Item 1 – Cover Page**

**Thomas Delbert Whited**

**CRD #5489032**

**Dynamic Wealth Solutions LLC  
32985 Hamilton Court, Suite 225  
Farmington Hills, MI 48334**

**<http://calldws.com>**

**January 2016**

**248-633-8523**

This Brochure supplement provides information about Thomas Delbert Whited and supplements the Dynamic Wealth Solutions LLC (“DWS”) Brochure. You should have received a copy of that Brochure. Please contact Timothy Hooker 248-633-8523 if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about DWS and Thomas Delbert Whited is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Educational Background and Business Experience**

Thomas Whited

Year of Birth: 1982

### **Education**

Bachelor Degree in Business,  
Western Michigan University

2006

### **Business History**

January 2016 – Present	Investment Advisory Representative at Dynamic Wealth Solutions LLC
December 2012 – January 2016	Investment Consultant at TD Ameritrade Inc.
October 2012 – December 2012	Financial Planner at J.P. Morgan Securities LLC
January 2011 – December 2012	Financial Planner at Chase Investment Services Corp.
February 2008 – January 2011	Financial Advisor at Edward Jones
March 2005 – September 2007	Manager at Pheasant Run Golf Club

## **Item 3 – Disciplinary History**

Neither DWS nor Thomas Delbert Whited has any disciplinary history to disclose.

## **Item 4 – Other Business Activities**

Thomas Delbert Whited has no outside business activities and/or affiliations to disclose.

## **Item 5 – Additional Compensation**

Thomas Delbert Whited does not receive any other compensation.

## **Item 6 – Supervision**

Thomas Delbert Whited is monitored by Chief Compliance Officer and Managing Member Timothy W. Hooker, whom performs all supervisory duties for his firm. Please contact Mr. Hooker with any questions regarding supervision 1-248-962-5448.

## **Item 7 – Requirements for State-Registered Advisers**

Thomas Delbert Whited has no reportable events to disclose here.

### **Performance Fees**

We do not charge a performance-based fee (fees based on a share of capital gains on, or capital appreciation of, the assets of a client) for our normal asset management accounts.

### **Other Relationships**

Neither the firm nor Thomas Delbert Whited has any relationship with any issuer of securities.